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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify	ourself /	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	e Tenisha	
	First name	First name
Write the name th	······································	
your government picture identificati		Middle name
example, your dri	ver's Parker	
license or passpo	Last name	Last name
Bring your picture	e	
identification to y meeting with the		Suffix (Sr., Jr., II, III)
meeting with the	trustee.	
2. All other name		
have used in t	he last First name	First name
8 years	Middle name	Middle name
Include your mar		Middle name
maiden names.	Last name	Last name
	Last Harris	Lastriane
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4	l digits	
of your Social	- AAA - AA- 4020	XXX - XX-
Security numbers of the securi	ber or OR	OR
Taxpayer	. 9 xx - xx-	9 xx - xx-
Identification	number 7 ^ ^ -	
(ITIN)		

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Debtor 1 Tenisha First Name	M Parker Middle Name Last Name	Case number (if known)
riist Name	Middle Name Last Name	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years	Business name	Business name
Include trade names and doing business as names	EIN	EIN
	EIN	EIN
5. Where you live		If Debtor 2 lives at a different address:
	2858 S. Christiana Rd., 1st Floor Number Street	Number Street
	Chicago Illinois 60623 City State Zip Code	City State 7in Code
	City State Zip Code Cook	City State Zip Code
	County	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
6. Why you are choosing this district	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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De	ebtor 1 Tenisha	M	Parker		Case number (if kno	own)	
	First Name	Middle Name	Last Name				
Pa	rt 2: Tell the Court Abo	out Your Bankruptcy	y Case				
7.	The chapter of the Bankruptcy Code you are choosing to file under		rief description of each, see 2010)). Also, go to the top o				ndividuals Filing for
8.	How you will pay the fee	more details aborcashier's check, may pay with a line of the pay the Individuals to P I request that may judge may, but if the official pove you choose this	out how you may pay. Ty or money order If you credit card or check with ne fee in installments. If ay Your Filing Fee in Ins ny fee be waived (You r is not required to, waive erty line that applies to yo	ypically, if your attorney is a pre-printed you choose stallments (Omay request your fee, and our family size the Application	ou are paying the submitting you ed address. This option, sig fficial Form 103 this option only d may do so only ze and you are u	e fee yourself, r payment on and attach to A). If you are filing the your incorunable to pay to the results of the pay to th	your behalf, your attorney the Application for ng for Chapter 7. By law, a
9.	Have you filed for bankruptcy within the last 8 years?	No. Yes. District District District	Northern District of Illinois	When When When	6/13/2016 MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number	16-19383
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to Case number, Relationship to Case number,	if known
11.	Do you rent your residence?	✓ No. G	ndlord obtained an eviction				

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M Parker Debtor 1 Tenisha Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1
 Tenisha
 M
 Parker
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit ☐ I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Tenisha First Name		Parker Cas	se number (if known)
	estions for Reporting Purposes		
16. What kind of debts do you have?	16a. Are your debts primarily "incurred by an individual No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily	consumer debts? Consulprimarily for a personal, far business debts? Business debts? Business debts?	mer debts are defined in 11 U.S.C. § 101(8) as amily, or household purpose." s debts are debts that you incurred to obtain operation of the business or investment. mer debts or business debts.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that f	7. Do you estimate that after	any exempt property is excluded and administrative bute to unsecured creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
19. How much do you estimate your assets to be worth?	✓ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$5 \$50,000,001-\$1 \$100,000,001-\$	\$1,000,000,001-\$10 billion 00 million \$10,000,000,001-\$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$5 \$50,000,001-\$1 \$100,000,001-\$	\$1,000,000,001-\$10 billion 00 million \$10,000,000,001-\$50 billion
Part 7: Sign Below	I begin avancia ad this matition a		
For you	correct. If I have chosen to file under Chof title 11, United States Code. under Chapter 7. If no attorney represents me an	napter 7, I am aware that I n I understand the relief avai d I did not pay or agree to p	of perjury that the information provided is true and nay proceed, if eligible, under Chapter 7, 11,12, or 13 ilable under each chapter, and I choose to proceed pay someone who is not an attorney to help me fill
	I understand making a false sta	ith the chapter of title 11, L tement, concealing propert case can result in fines up t 1519, and 3571.	quired by 11 U.S.C. § 342(b). United States Code, specified in this petition. ty, or obtaining money or property by fraud in o \$250,000, or imprisonment for up to 20 years, or Signature of Debtor 2
	Executed on 11/27/2017		Executed on

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Debtor 1 Tenisha	М	Parker	Case number (if k	nown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	2, or 13 of title 11, United	ave informed the debtor(s) about States Code, and have explained the so certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge afte	r an inquiry that the i	information in the schedu	lles filed with the petition is incorrect.
attorney, you do not	4.5			·
need to file this page.	/s/ Elizabeth Placek		Date	11/27/2017
	Signature of Attorney	for Debtor	M	M / DD / YYYY
	o ,			
	Elizabeth Placek			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	,		- ····- -	—,r
	Contact phone	3124477838	Email address	eplacek@semradlaw.com
			Illinois	
	Bar number		State	

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Fill in this infor	mation to identify your ca	ase:	
Debtor 1	Tenisha	М	Parker
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
0			(State)
Case number (If known)			

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets
	Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	Ψ 0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$6,040.00
1c. Copy line 63, Total of all property on Schedule A/B	\$6,040.00
Part 2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$6,508.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$65,068.00
Your total liabilities	\$71,576.00
Part 3: Summarize Your Income and Expenses	
1. Schedule I: Your Income (Official Form 106I)	\$2,010.00
Copy your combined monthly income from line 12 of Schedule I	φ2,010.00
Charles 1 V - 5 (Official 5 100)	*
5. Schedule J: Your Expenses (Official Form 106J)	\$1,700.00

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Parker Debtor 1 Tenisha M Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$375.00 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

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					3	_		
Fill in this	information	to identify your c	ase:					
Debtor 1	Tenis		M		Parker			
Debtor 2	First	Name	Middle N	ame	Last Name			
(Spouse, if fi	ling) First	Name	Middle N	ame	Last Name			
United Sta	ates Bankrup	otcy Court for the:	Northern		District of Illinois (State)			
Case num (If known)	nber				(2-11-3)			_
Officia	al Form	106A/B						Check if this is an amended filing
Sche	dule A	/B: Prope	rty					12/1
category v responsible write your Part 1:	where you t le for supply name and Describe	hink it fits best. I ying correct infor case number (if k Each Residenc	Be as complete a mation. If more s nown). Answer e ee, Building, Lar	nd acci pace is very qu nd, or (Other Real Estate You Own or	eople are to this fo	e filing together, both a orm. On the top of any a an Interest In	re equally
1. Do you	No. Go to l		juitable interest i	n any r	esidence, building, land, or simila	r properi	y:	
	Yes. Where	is the property?						
1.1		ess, if available, or	other description	Sin Du	is the property? Check all that apply ngle-family home uplex or multi-unit building ondominium or cooperative anufactured or mobile home	y.	the amount of any secu	claims or exemptions. Put ired claims on <i>Schedule D:</i> iims <i>Secured by Property</i> . Current value of the portion you own?
					anutactured or mobile nome			
	Number	Street		In	vestment property meshare		Describe the nature of interest (such as fee s	simple, tenancy by
	City	State	Zip Code		ther		the entireties, or a life	e estate), if known.
				one. De	has an interest in the property? Chebtor 1 only ebtor 2 only ebtor 1 and Debtor 2 only least one of the debtors and another		Check if this is co (see instructions)	mmunity property
				ш	information you wish to add abou		m, such as local	
					rty identification number:		•	
1.2		e more than one, li ess, if available, or		Sin Du	is the property? Check all that applyingle-family home uplex or multi-unit building ondominium or cooperative anufactured or mobile home	y.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D: nims Secured by Property.</i> Current value of the portion you own?
	Number	Street			and		Describe the nature o	f vour ownership
				H	vestment property meshare ther		interest (such as fee s the entireties, or a life	simple, tenancy by
	City	State	Zip Code	Who I one. De De De Constitution of the I of th	ebtor 1 only ebtor 2 only least one of the debtors and another information you wish to add about	r	(see instructions)	mmunity property

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Debtor 1		M	Parker	Case numbe	r (if known)	
	First Name	Middle Name	Last Name			
1.3	et address, if available, or of		What is the property? Check all that a Single-family home	pply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.
			Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home		Current value of the entire property?	Current value of the portion you own?
Nun	nber Street State	Zip Code	Land Investment property Timeshare Other	_	Describe the nature or interest (such as fee s the entireties, or a life	imple, tenancy by
			Who has an interest in the property? Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and		Check if this is co (see instructions)	mmunity property
			Other information you wish to add a property identification number:	bout this item,	such as local	
	the dollar value of the po ve attached for Part 1. W	•	all of your entries from Part 1, inclu lere. ▶	ding any entrie	s for pages	
Part 2:	Describe Your Vehicle	es				
you own tl 3. Cars, va	nat someone else drives. If ns, trucks, tractors, sport u	you lease a vehicle,	t in any vehicles, whether they are ralso report it on Schedule G: Executor cycles	-	-	
✓ Yes	5					
3.1	Make Model:	Mazda CX 7 Utility FWD	Who has an interest in the propone. Debtor 1 only	erty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims <i>Secured by Property.</i>
	Year: Approximate mileage: Other information: 2007 Mazda CX 7 Utility F	20074 132500	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and	d another	Current value of the entire property? \$3375.00	Current value of the portion you own? \$3375.00
	2007 Wazad OX 7 Stillty 1		Check if this is community p	property (see		
3.2	Make Model: Year:		Who has an interest in the propone.	erty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and	d another	Current value of the entire property?	Current value of the portion you own?
			Check if this is community prinstructions)			

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	Tenisha	М	Parker	Case number	ei (ii khowii)	
	First Name	Middle Name	Last Name			
3.3	Make		Who has an interest in the p	roperty? Check		claims or exemptions. P
	Model:		one.			red claims on <i>Schedule</i> aims Secured by Property
	Year:		Debtor 1 only		Creditors virio mave Cia	ums secured by Property
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only	/	entire property?	portion you own?
			At least one of the debtors	and another		
			Check if this is communi	ty property (see		
			instructions)			
3.4	Make		Who has an interest in the p	roperty? Check		claims or exemptions. P
	Model:		one.		•	red claims on Schedule
	Year:		Debtor 1 only		Creditors Who Have Cla	nims Secured by Property
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only	/	entire property?	portion you own?
			At least one of the debtors	and another		
			Check if this is communi	ty property (see		
Exan			instructions) ner recreational vehicles, other vertical transfer of the recreational vehicles, other vertical transfer of the recreations and the recreations are recreated by the recreation of the recreation o			
Exan	nples: Boats, trailers, motor No Yes Make		ner recreational vehicles, other vehicles, other vehicles, must be seen that the seen that the policy of the seen that the seen	otorcycle accessor	Do not deduct secured	
Exam	nples: Boats, trailers, motor No Yes		ter recreational vehicles, other vents, fishing vessels, snowmobiles, m Who has an interest in the prone.	otorcycle accessor	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exam	nples: Boats, trailers, motor No Yes Make Model:		who has an interest in the prone. Debtor 1 only	otorcycle accessor	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule iims Secured by Property
Exam	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the prone. Debtor 1 only Debtor 2 only	otorcycle accessor	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the
Exam	nples: Boats, trailers, motor No Yes Make Model: Year:		who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	otorcycle accessor roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule iims Secured by Property
Exam	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the prone. Debtor 1 only Debtor 2 only At least one of the debtors	otorcycle accessor roperty? Check , and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	
Exam	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	otorcycle accessor roperty? Check , and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule nims Secured by Property Current value of the
4.1	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:		who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communication.	roperty? Check and another ty property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the portion you own?
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information:		who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communications)	roperty? Check and another ty property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secu	claims on Schedule sims Secured by Property Current value of the portion you own? claims or exemptions. Pared claims on Schedule
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Other information: Make Model: Year:		who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communing instructions) Who has an interest in the property of the debtors in the debtor in the debtors in the debtor	roperty? Check and another ty property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secu	claims on Schedule sims Secured by Property Current value of the portion you own? claims or exemptions. Pared claims on Schedule
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model:		who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communiinstructions) Who has an interest in the prone.	roperty? Check and another ty property (see	Do not deduct secured the amount of any secuce Creditors Who Have Classes Current value of the entire property? Do not deduct secured the amount of any secu	claims on Schedule sims Secured by Property Current value of the portion you own? claims or exemptions. Pared claims on Schedule
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Other information: Make Model: Year:		who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communinstructions) Who has an interest in the prone. Debtor 1 only	otorcycle accessor roperty? Check and another ty property (see roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. P tred claims on Schedule hims Secured by Property
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is communinstructions) Who has an interest in the prone. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 3 only Debtor 2 only	roperty? Check and another ty property (see roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. P ared claims on Schedule hims Secured by Property Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		who has an interest in the prone. Debtor 1 only Debtor 2 only At least one of the debtors Check if this is communiinstructions) Who has an interest in the prone. Debtor 1 and Debtor 2 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only	roperty? Check and another ty property (see roperty? Check	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule hims Secured by Property Current value of the portion you own? claims or exemptions. P ared claims on Schedule hims Secured by Property Current value of the

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Parker Debtor 1 Tenisha Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Furniture \$1200.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Used Electronics - 3 TV's, 1 tablet, 2 cell phones \$900.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$450.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Misc Jewelry \$115.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$2665.00 for Part 3. Write that number here

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Parker Debtor 1 Tenisha Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: Comerica - Prepaid Debit \$0.00 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Deb ⁻	tor 1 Tenisha	M Middle Nesses	Parker	Case number (if known)	
20.	Negotiable instruments i	Middle Name orate bonds and other negotia include personal checks, cashiers	checks, promissory n	otes, and money orders.	
	Non-negotiable instrume No No Yes. Give specific information about them	ents are those you cannot transfe	r to someone by signir	g or delivering them.	
21.	Retirement or pension Examples: Interests in IF), thrift savings accoun	ts, or other pension or profit-sharing plans	
	✓ No Yes. List each account	Type of account: 401(k) or similar plan:	Institution name:		
	separately.	Pension plan:			
		IRA: Retirement account:			
		Keogh:			
		Additional account: Additional account:			
22.					
	Yes	Electric:			
		Gas:			
		Heating oil: Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture: Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or fo	or a number of years)	
	No Yes	Issuer name and description:			

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Debt	or 1 Tenisha First Name	M Middle Name	Parker Last Name	Case number (if known)	
24.	Interests in an edu	cation IRA, in an account in a	a qualified ABLE program, or under	a qualified state tuition program.	
	_)(1), 529A(b), and 529(b)(1).			
	No Instit	ution name and description. Sep	parately file the records of any interests	.11 U.S.C. § 521(c):	
25.	Trusts, equitable of exercisable for you		(other than anything listed in line 1), and rights or powers	
	✓ No				
	Yes. Describe				
26.	Patents convright	e trademarke trade secrets	and other intellectual property	,	
20.			eds from royalties and licensing agreen	nents	
	✓ No Yes. Describe				
	L res. Describe				
27.		es, and other general intangil			
		permits, exclusive licenses, coop	perative association holdings, liquor lice	enses, professional licenses	
	✓ No Yes. Describe				
Mor	ney or property ov	ved to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or property ov				portion you own?
	Tax refunds owed to ✓ No	o you		Federal:	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owed to ✓ No — Yes. Give specification about them	o you c information n, including whether		Federal:	portion you own? Do not deduct secured claims or exemptions. \$0.00
	Tax refunds owed to No Yes. Give specifi about them you already	o you c information		State:	portion you own? Do not deduct secured claims or exemptions. \$0.00
28.	Tax refunds owed to No Yes. Give specifi about them you already and the tax Family support	c information n, including whether of filed the returns		State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to No Yes. Give specification them you already and the tax Family support Examples: Past due of	c information n, including whether of filed the returns	support, child support, maintenance, d	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to No Yes. Give specification them you already and the tax Family support Examples: Past due of No	c information n, including whether of filed the returns	support, child support, maintenance, d	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to No Yes. Give specification them you already and the tax Family support Examples: Past due of No	c information n, including whether of filed the returns a years	support, child support, maintenance, d	State: Local: ivorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to No Yes. Give specification them you already and the tax Family support Examples: Past due of No	c information n, including whether of filed the returns a years	support, child support, maintenance, d	State: Local: ivorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds owed to No Yes. Give specification them you already and the tax Family support Examples: Past due of No	c information n, including whether of filed the returns a years	support, child support, maintenance, d	State: Local: ivorce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds owed to No Yes. Give specification them you already and the tax Family support Examples: Past due of No	c information n, including whether of filed the returns a years	support, child support, maintenance, d	State: Local: ivorce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to No Yes. Give specification about them you already and the tax Family support Examples: Past due of No Yes. Give specification of the tax Other amounts some Examples: Unpaid was	c information n, including whether of filed the returns or lump sum alimony, spousal s c information	ents, disability benefits, sick pay, vacati	State: Local: ivorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to No Yes. Give specification about them you already and the tax Family support Examples: Past due of No Yes. Give specification of the tax Other amounts some Examples: Unpaid was	c information n, including whether of filed the returns a years or lump sum alimony, spousal s c information	ents, disability benefits, sick pay, vacati	State: Local: ivorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to ✓ No Yes. Give specification them you already and the tax Family support Examples: Past due of ✓ No Yes. Give specification Other amounts som Examples: Unpaid was Social Sec	c information n, including whether of filed the returns a years or lump sum alimony, spousal s c information	ents, disability benefits, sick pay, vacati	State: Local: ivorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Debt	tor 1	Tenisha	M	Parker	Case number (if known)	
		First Name	Middle Name	Last Name		
31.		erests in insurance amples: Health, disab		lth savings account (HSA); credit, I	nomeowner's, or renter's insurance	
	✓	No Yes. Name the insu of each policy and		Company name:	Beneficiary:	Surrender or refund value
32.	If y				cy, or are currently entitled to receive	
	✓	No Yes. Describe				
33.				you have filed a lawsuit or made trance claims, or rights to sue	a demand for payment	
34.			unliquidated claims of	every nature, including counter	claims of the debtor and rights	
	to:	set off claims No Yes. Describe				
35.	An	y financial assets y	ou did not already list			_
	✓	No Yes. Describe				
36.			-	n Part 4, including any entries fo		
Part :		_		perty You Own or Have an I	nterest In. List any real estate in P	art 1.
07.	V	No. Go to Part 6.	ny legal of equitable in	terest in any business-related pr	operty.	Current value of the portion you own?
38.	Ac	Yes. Go to line 38.	or commissions you alre	eady earned		Do not deduct secured claims or exemptions
	✓	No Yes. Describe				
39.			nishings, and supplies ated computers, software	, modems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, e	lectronic devices
	✓	No Yes. Describe				

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Deb	tor 1 Tenisha	М	Parker	Case number (if known)	
1.0	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, e	quipment, supplies you u	se in business, and tools of y	our trade	
	✓ No				
	Yes. Describe				
14					
41.	Inventory				
	✓ No				
	Yes. Describe				
					
12	Interests in partnersh	ine or joint ventures			
42.		iips or joint ventures			
	✓ No	N	Name of entity:	% of ownership:	
	Yes. Give specific	·	tame or only.	/o or omnormp.	
	information about them	-			_
		_			<u> </u>
13 (Customer lists mailing	lists, or other compilation	ne		-
40.		insts, or other compliant	illo		
	✓ No				
	Yes. Do your lists in	nclude personally identifiabl	e information (as defined in 11	U.S.C. § 101(41A))?	
	☐ No				
	Yes. Desc	ribe			
44.	Any business-related	property you did not alrea	ady list		
	✓ No				
	Yes. Give specific	-			
	information	<u>-</u>			
		-			
		-			
		_			<u> </u>
					
		· -			
45 A	dd the deller velve of a	all of vour outries from Do	ut E implication only ontains for	, managa yay haya attaahad	
			rt 5, including any entries for		
<u> </u>					
Part	6: Describe Any Fa	arm- and Commercial interest in farmland, list it in	Fishing-Related Propert	y You Own or Have an Interest In.	
46.	Do you own or have a	ny legal or equitable inte	rest in any farm- or commerc	cial fishing-related property?	
	No. Go to Part 7.				Current value of the portion you own?
	Yes. Go to line 47.				Do not deduct secured claims
	_				or exemptions
47.	Farm animals				
	Examples: Livestock, p	oultry, farm-raised fish			
	✓ No				
	Yes. Describe				
	_				

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Debt	tor 1 Tenisha First Name	M Middle Name	Parker Last Name	Case number (if known)	
48.	Crops-either growing	or harvested			
	✓ No Yes. Describe				
49.	Farm and fishing equi	pment, implements, machinery, fixtu	ires, and tools of trade	e	
	✓ No				
	Yes. Describe				
50.	Farm and fishing supp	lies, chemicals, and feed			
	✓ No				
	Yes. Describe				
51.	Any farm- and comme	rcial fishing-related property you di	d not already list		
	✓ No		•		
	Yes. Describe				
		II of your entries from Part 6, includ		ges you have attached	
Part '	7: Describe All Pro	perty You Own or Have an Inte	rest in That You Did	d Not List Above	
53.		perty of any kind you did not already is, country club membership	/ list?		
	✓ No	.,			
	Yes. Give specific				
	information				
54. A	dd the dollar value of a	II of your entries from Part 7. Write t	that number here		▶
		•			
Part 8	l ist the Totals o	f Each Part of this Form			
55. F	Part 1: Total real estate	e, line 2			
56. r	oart 2 total vehicles, lir	ne 5	\$3375.00	<u> </u>	
57. P	art 3: Total personal a	nd household items, line 15	\$2665.00	<u> </u>	
58. P	art 4: Total financial as	ssets, line 36		<u></u>	
59. F	Part 5: Total business-r	elated property, line 45		<u></u>	
60. F	Part 6: Total farm- and	fishing-related property, line 52		<u></u>	
61. F	Part 7: Total other prop	erty not listed, line 54		<u> </u>	
62.1	Fotal personal property	Add lines 56 through 61	\$6040.00	— Copy personal property total ▶	+ \$6040.00
					\$6040.00
63. T	otal of all property on S	Schedule A/B. Add line 55 + line 62			+30.000

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Tenisha	М	Parker
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:		Northern	District of Illinois
			(State)
Case number (If known)			

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	tt 1: Identify the Property You Clair	m as Exempt							
1.	Which set of exemptions are you claim	ing? Check one only, ev	ven if your spouse is filing with you.						
	You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)								
	You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)								
2.	For any property you list on Schedule A	For any property you list on Schedule A/B that you claim as exempt, fill in the information below.							
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption					
	Brief description: Other financial account, Comerica - Prepaid Debit Line from Schedule A/B: 17	\$0.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)					
	Brief description: Used Furniture Line from Schedule A/B: 06	\$1,200.00	\$1,200.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)					
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?						

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Debtor 1			Parker	Case number (if known)	
	First Name Mic	Idle Name	Last Name		
Part 2:	Additional Page				
line	of description of the property and on Schedule A/B that lists this perty	Current value of the portion you own Copy the value from Schedule A/B	Check only one bo	emption you claim ox for each exemption.	Specific laws that allow exemption
Line	eription: Used Clothing from edule A/B: 11	\$450.00	100% of fair applicable st	\$450.00 market value, up to any atutory limit	735 ILCS 5/12-1001(a)
Line	bription: Misc Jewelry from edule A/B: 12	\$115.00	100% of fair applicable st	\$115.00 market value, up to any atutory limit	735 ILCS 5/12-1001(b)
Line	cription: Used Electronics - 3 TV's, 1 tablet, 2 cell phones from edule A/B: 07	\$900.00	100% of fair applicable st	\$900.00 market value, up to any atutory limit	735 ILCS 5/12-1001(b)

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			DC	ocument Page 22 of	70		
Fill in	this infor	mation to identify your ca	se:				
Debto	or 1	Tenisha First Name	M Middle Name	Parker Last Name			
Debto	or 2 e, if filing)						
'		First Name	Middle Name	Last Name			
United	d States B	ankruptcy Court for the:	Northern	District of Illinois (State)			
Case (If know	number			(0.111.5)			
		Form 106D			_		Check if this is an amended filing
Scl	nedu	le D: Credito	ors Who Ha	ve Claims Secur	ed by Prop	ertv	12/15
1. [Oo any condition No. Condition Yes.	number (if known). reditors have claims see Check this box and submr Fill in all of the information All Secured Claims	nit this form to the court	rty? with your other schedules. You ha	ve nothing else to rep	ort on this form.	
2.	separate	ly for each claim. If more th	nan one creditor has a par	cured claim, list the creditor rticular claim, list the other creditors order according to the creditor's	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1		ACCEPTANCE	Describe the property	y that secures the claim:	\$6,508.00	\$3,375.00	\$3,133.00
	Deb Deb At lea and Chee	er Street eld MI 48037 State ZIP Code es the debt? Check one. tor 1 only tor 2 only tor 1 and Debtor 2 only east one of the debtors another eck if this claim relates community debt	Contingent Unliquidated Disputed Nature of lien. Check An agreement you car loan)	made (such as mortgage or secured n as tax lien, mechanic's lien) n a lawsuit right to offset)			
	Date de incurred	· · · · · · · · · · · · · · · · · · ·	Last 4 digits of accou	ınt number <u>6866</u>			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$6,508.00

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Fill i	n this inforr	nation to identify your o	ase:			
Deb	tor 1	Tenisha First Name	M Middle Name	Parker Last Name		
	tor 2 use, if filing)	First Name	Middle Name	Last Name		
Unit	ed States B	ankruptcy Court for the:	Northern	District of Illinois (State)		
Case (If knd	e number own)					
Off	icial Fo	orm 106E/F				Check if this is an amended filing
Sc	hedu	ıle E/F: Cre	ditors Who	Have Unsec	ured Claims	12/15
othe Form clain	r party to a 106A/B) a ns that are entries in th	any executory contract and on <i>Schedule G: Exe</i> listed in <i>Schedule D:</i> C	s or unexpired leases that cutory Contracts and Une Creditors Who Hold Claims	could result in a claim. A xpired Leases (Official Fo Secured by Property. If n	lso list executory contracts orm 106G). Do not include an nore space is needed, copy t	NONPRIORITY claims. List the on Schedule A/B: Property (Official y creditors with partially secured he Part you need, fill it out, number ite your name and case number (if
Par	List A	All of Your PRIORIT	Y Unsecured Claims			
1.		editors have priority ur Go to Part 2.	secured claims against yo	u?		
2.	listed, iden As much a	ntify what type of claim it as possible, list the claims	is. If a claim has both priority	and nonpriority amounts, ing to the creditor's name.	list that claim here and show b If you have more than two prio	rately for each claim. For each claim oth priority and nonpriority amounts. rity unsecured claims, fill out the

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

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Debte	or 1 Tenisha First Name	M Middle Name	Parker Last Name	Case number (if known)							
Part :											
4. L	Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2.										
					Total claim						
4.1	Barnes Auto Nonpriority Creditor's Name 2125 N. Cicero Number Street			When was the debt incurred? 12/2011 As of the date you file, the claim is: Check all that apply.	\$2,952.00						
	Chicago Illino City Stat Who incurred the debt? Check Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors at Check if this claim relate Is the claim subject to offset? V No Yes	e Zi cone. and another s to a community	0639 o Code	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify 23 Automobile							
4.2	City of Chicago Parking Nonpriority Creditor's Name 121 N. LaSalle St # 107A Number Street			When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent	\$52,324.00						
	Chicago Illino City Stat Who incurred the debt? Check ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this claim relate Is the claim subject to offset? ✓ No Yes	e Zi cone. and another s to a community		Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify Tickets							
4.3	ComEd - PO Box 6111 Nonpriority Creditor's Name PO Box 6111 Number Street Carol Stream Illino City State		0197	Last 4 digits of account number When was the debt incurred? n/a As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	\$1,661.00						
	City Stat Who incurred the debt? Check ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this claim relate Is the claim subject to offset? ✓ No	and another		Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify Unsecured							

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Parker Debtor 1 Tenisha М Case number (if known) Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 \$740.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2700 Ogden Ave Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60515 Downers Grove Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ Payday Loan Is the claim subject to offset? **✓** No Yes MCSI INC \$200.00 2325 Last 4 digits of account number _ Nonpriority Creditor's Name When was the debt incurred? 06/2015 PO BOX 327 Street Number As of the date you file, the claim is: Check all that apply. Contingent PALOS HEIGHTS 60463 Illinois Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Collection; Collecting for Is the claim subject to offset? **V** ORIGINAL CREDITOR: 01 **✓** No VILLAGE OF HILLSIDE SS Other, Specify Yes MID ATL FIN 4.6 \$6,226.00 Last 4 digits of account number 6001 Nonpriority Creditor's Name 15201 RÓOSEVELT BLVD SUITE 104 When was the debt incurred? 04/2014 Number As of the date you file, the claim is: Check all that apply. Contingent CLEARWATER 34620 Florida Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt

✓ No ☐ Yes

Is the claim subject to offset?

debts
Other. Specify

36 Automobile

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Debtor 1 Tenisha M Parker _ Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** PEOPLES ENERGY 4.7 \$965.00 Last 4 digits of account number ___ 6012 Nonpriority Creditor's Name 200 EAST RANDOLPH <u>0</u>1/2011 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60601 CHICAGO Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _____ InstallmentLoan Is the claim subject to offset? **✓** No Yes

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Debtor 1 Tenisha M Parker Case number (if known)

First Na	me Middle Name Last Name			
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
6. Total the a	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	statistical reporting purposes only. 28 U.S.C. §159.	
			Total Ciallis	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	s. <u>************************************</u>	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00 I.	
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$65,068.00	
	6j. Total. Add lines 6f through 6i.	6i.	\$65,068.00	

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mation to identify your c	ase:	
Tenisha	M	Parker
First Name	Middle Name	Last Name
First Name	Middle Name	Last Name
Bankruptcy Court for the:	Northern	District of Illinois
		(State)
	Tenisha First Name	First Name Middle Name First Name Middle Name

O	ffic	cial	Form	106G
---	------	------	------	------

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or comp	oany with whom you have	the contract or lease	State what the contract or lease is for
2.1	Smith, Maria Name 2858 S Christian	na, Apt 1		Residential Lease, Debtor is Lessee, Year to Year - Residential Lease
	Number	Street		
	Chicago	Illinois	60623	
	City	State	Zip Code	
2.2	Life Storage			Storage Lease,
	Name			Debtor is Lessee,
	3245 W 30th St			Month to Month - Storage Lease
	Number	Street		
	Chicago	Illinois	60623	
	City	State	Zip Code	

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		D 0	cument rag	C 23 01 10
Fill in this infor	mation to identify your o	ase:		
Debtor 1	Tenisha	М	Parker	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
_			(State)	
Case number (If known)				
(Check if this is a
				amended filing
Official	Form 106H			
Omolai	1 01111 10011			
Schedul	e H: Your Cod	lebtors		12/1
0		ana alaa Kabla fan ann dal	B	s complete and accurate as possible. If two married people are
the entries in t known). Answe	the boxes on the left. At er every question.		to this page. On the to	e space is needed, copy the Additional Page, fill it out, and number op of any Additional Pages, write your name and case number (if a codebtor.)
✓ No Yes				
		lived in a community pro cico, Puerto Rico, Texas, Wa		? (Community property states and territories include Arizona, California, in.)
✓ No. (Go to line 3.			
Yes.	Did your spouse, forme	er spouse, or legal equiva	lent live with you at the	time?
	No			
	Yes. In which communit	y state or territory did you	live?	Fill in the name and current address of that person.
	Name of your spouse, f	ormer spouse, or legal equi	valent	
	Number Street			

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Zip Code

State

City

Column 1: Your codebtor	Column 2: The creditor to whom you owe the debt
	Check all schedules that apply:

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		20	oamone	. ago o	0 01 10		
Fill in this i	nformation to identify	your case:					
Debtor 1	Tenisha	М	Parke	r			
	First Name	Middle Name	Last N	lame	Ch	eck if this is:	
Debtor 2 (Spouse, if filing	g) First Name	Middle Name	Last N	lamo	<u> —</u> І г	An amended filing	
United State	s Bankruptcy Court for	Northern	District of III	inois	_ =	A supplement showing expenses as of the follo	post-petition chapter 13
the: Case number	er		(8	State)		•	3
(If known)						MM / DD / YYYY	
Official	Form 106I						
Schedu	ıle I: Your In	come					12/15
information spouse. If n number (if l	about your spouse. I		d your spou	se is not fili	ng with you, do	not include informa	tion about your
_	our employment		Debtor 1			Debtor 2	
informa		Employment status	Emplo	oved		Employed	
	eve more than one job, separate page with			mployed		Not Employed	
informati employe	on about additional	Occupation					
	oart time, seasonal, or	Occupation				_	
	loyed work.	Employer's name				_	
	ion may include student maker, if it applies.	Employer's address	Number St	reet		Number Street	
						_	
			City	S	tate Zip Code	City	State Zip Code
		How long employed there?					_
Part 2: G	ive Details About N	onthly Income					
spouse unl	ess you are separated. ur non-filing spouse have	the date you file this form	-	-	-		
more space	e, attach a separate she	et to this form.		Fo	or Debtor 1	For Debtor 2 or non-filing spouse	
		ary, and commissions (before, calculate what the monthly		2.	\$0.00		_
3. Estima	ate and list monthly ove	rtime pay.		3	+ \$0.00	. <u>. — — — — — — — — — — — — — — — — — —</u>	<u>—</u> _
4. Calcu	ate gross income. Add l	ne 2 + line 3.		4.	\$0.00		_

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Debto	r 1Tenisha		Parker		Case number			
	First Name	Middle Name	Last Name		For Debtor 1	For Debtor 2 or non-filing spouse		
Сор	y line 4 here		→ 4.	-	\$0.00			
5. List	all payroll dedu							
5a.	Tax, Medicare,	and Social Security deductions	5a		\$0.00			
5b.	Mandatory con	tributions for retirement plans	5b		\$0.00			
5c.	Voluntary contr	ributions for retirement plans	5c		\$0.00			
5d.	Required repay	ments of retirement fund loans	5d		\$0.00			
5e.	Insurance		5e		\$0.00			
5f. l	Domestic suppo	ort obligations	5f.		\$0.00			
5g.	Union dues		5g		\$0.00			
5h.	Other deduction	ons. Specify:	_ 5h	. +	\$0.00 +			
6. Add +5h.	the payroll ded	luctions. Add lines 5a + 5b + 5c + 5d + 5e +5	f + 5g 6.		\$0.00			
7. Cald	culate total mor	nthly take-home pay. Subtract line 6 from line	94. 7.		\$0.00			
8. List	all other incom	e regularly received:						
	business, profe	•						
		ent for each property and business showing rdinary and necessary business expenses, and r net income.	8a		\$0.00			
8b.	Interest and div	vidends	8b		\$0.00			
	Family support dependent regu	payments that you, a non-filing spouse, or larly receive	а					
	divorce settlemer	spousal support, child support, maintenance, nt, and property settlement.	8c		\$0.00			
8d.	Unemployment	compensation	8d	•	\$0.00			
	Social Security		8e	•	\$735.00			
 	Include cash assicash assistance tunder the Supple housing subsidie Specify:	ent assistance that you regularly receive istance and the value (if known) of any non-that you receive, such as food stamps (benefits emental Nutrition Assistance Program) or es	s 8f.		\$675.00			
•	Pension or reti		8g		\$0.00			
8h.	Other monthly	income. Specify: Hair Stylist	8h	. +	\$600.00 +	<u> </u>		
		ne Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g -	+ 8h. 9.		\$2,010.00			
	•	income. Add line 7 + line 9. e 10 for Debtor 1 and Debtor 2 or non-filing sp	10 pouse		\$2,010.00 +		=	\$2,010.00
Incl frier	ude contributions nds or relatives.	jular contributions to the expenses that you s from an unmarried partner, members of your amounts already included in lines 2-10 or amou	household, y	our o	dependents, your roomn			
Spe	ecify:						11. +	\$0.00
		n the last column of line 10 to the amount in the Summary of Schedules and Statistical Su				•	12.	\$2,010.00 Combined
13. Do	you expect an i	increase or decrease within the year after	you file this	formí	•			monthly income
	Yes. Explain:							

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		Doo	cument Page 32 of 7	0	
Fill in this infor	mation to identif	y your case:			
Debtor 1	Tenisha	М	Parker		
	First Name	Middle Name	Last Name	Check if this is:	
Debtor 2 (Spouse, if filing)				An amended filir	na
(Spouse, II IIIIIg)	First Name	Middle Name	Last Name	브	
	Bankruptcy Court	for the: Northern	District of Illinois (State)		howing post-petition chapter 13 the following date:
Case number (If known)				MM / DD / YYYY	,
Official	Form 10	16J			
Schedul	e J: Your	Expenses			12/15
information. If (if known). Ans	more space is n wer every quest				
Part 1: Des 1. Is this a joi	cribe Your Ho	usehold			
	to line 2				
	oes Debtor 2 live	e in a separate household?			
	No				
	Yes. Debtor 2	must file Official Forms 106J-2, Exp	enses for Separate Household of Deb	tor 2.	
2. Do you hav	e dependents?	☐ No			
Do not list Debtor 2.	ebtor 1 and	Yes. Fill out this information fo each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
			Child	17 years	No.
			Child	15 years	✓ Yes. No.
			OLIM	7	✓ Yes. No.
			Child	7 years	Yes.
	penses include f people other	✓ No			
yourself an	-	Yes			
Part 2: Esti	mate Your On	going Monthly Expenses			
	of a date after th	your bankruptcy filing date unless ne bankruptcy is filed. If this is a su			
	•	h non-cash government assistanc luded it on Schedule I: Your Incon	•		Your expenses
	l or home owner or the ground or l	rship expenses for your residence. ot. 4.	Include first mortgage payments and		\$500.00
If not incl	uded in line 4:				
4a. Real e	state taxes				4a \$0.00

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Tenisha M Parker Case number (if known)
First Name Middle Name Last Name

First Name Middle Name Last N	anc		
			Your expenses
5. Additional mortgage payments for your residence, such as home ed	quity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas		6a.	\$0.00
6b. Water, sewer, garbage collection		6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services		6c.	\$60.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping supplies		7.	\$700.00
8. Childcare and children's education costs		8.	\$0.00
9. Clothing, laundry, and dry cleaning		9.	\$75.00
10. Personal care products and services		10.	\$50.00
11. Medical and dental expenses		11.	\$25.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments		12.	\$205.00
13. Entertainment, clubs, recreation, newspapers, magazines, and be	ooks	13.	\$0.00
14. Charitable contributions and religious donations		14.	\$0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4	or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$85.00
15d. Other insurance. Specify:		15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in line	es 4 or 20.		
Specify:	<u> </u>	16	\$0.00
17. Installment or lease payments:		10	
17a. Car payments for Vehicle 1		17a	\$0.00
17b. Car payments for Vehicle 2		17b	\$0.00
17c. Other. Specify:		17c	\$0.00
17d. Other. Specify:		17d	\$0.00
18. Your payments of alimony, maintenance, and support that you di	d not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).		18.	
19.Other payments you make to support others who do not live with	you.		
Specify:		19.	\$0.00
20. Other real property expenses not included in lines 4 or 5 of this fo	rm or on Schedule I: Your Income.		
20a. Mortgages on other property		20a	\$0.00
20b. Real estate taxes.		20b	\$0.00
20c. Property, homeowner's, or renter's insurance		20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.		20d	\$0.00
20e. Homeowner's association or condominium dues		20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1			М	Parker	Case number (if known)			
	First Name		Middle Name	Last Name				
21.Other	Specify:					21		\$0.00
00.01								
	-	r monthly expenses.					_	\$1,700.00
		through 21.	(D) (_	\$0.00
	. ,	` , ,	,,	, from Official Form 106J-2			_	\$1,700.00
		2a and 22b. The result		enses.		22.		
	-	monthly net income						
23a. C	Copy line 1	12 (your combined mo	onthly income) from	Schedule I.		23a	_	\$2,010.00
23b. C	Copy your	monthly expenses from	m line 22 above.			23b	_	\$1,700.00
		our monthly expenses		ncome.				\$310.00
Т	The result	is your monthly net in	come.			23c	_	
For earnoring N	xample, d gage payr lo es	o you expect to finish	paying for your car	loan within the year after loan within the year or do y modification to the terms or	ou expect your			

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Fill in this infor	Fill in this information to identify your case:				
Debtor 1	Tenisha	М	Parker		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois (State)		
Case number			(,		

Official Form 106Dec

Check if this is an
amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Pai	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and
×	·	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 11/27/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

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Debtor 1	Tenisha First Name	M Middle Nar	Parker me Last Nam	<u>e</u>			
Debtor 2 Spouse, if filing)	First Name	Middle Nar	me Last Nam				
	ankruptcy Court for the:		District of Illino				
Case number	, ,		(State	e)			
If known)				_			Check if this
Official	Form 107						amended filin
Stateme	nt of Financia	al Affairs fo	r Individuals	Filing for	Bankru	ıptcy	04
			ried people are filing				
	i more space is neede own). Answer every q		ate sheet to this form	. On the top of	any additio	nal pages, write	your name and case
`		•	ad Whoro You Lived	Poforo			
Give	Details About Your	Maritai Status ar	nd Where You Lived	beiore			
1. What is	your current marital sta	atus?					
☐ Mar	ried						
	ried married						
✓ Not	married	ou lived anywhere o	ther than where you liv	ve now?			
Not During the	married	ou lived anywhere o	ther than where you liv	ve now?			
Not During to No	married he last 3 years, have yo	-	ther than where you liv years. Do not include v		ow.		
Not During to No	married he last 3 years, have yo	-	·		ow.		
Not During to No Yes.	married he last 3 years, have yo	ou lived in the last 3	·		ow.		Dates Debtor 2 lived there
Not During to No Yes.	married he last 3 years, have you List all of the places you	ou lived in the last 3	years. Do not include v	where you live no			
Not During to No Yes.	married he last 3 years, have you List all of the places you tor 1:	ou lived in the last 3	years. Do not include v	Debtor 2:	Debtor 1		there
Not During to No Yes.	married he last 3 years, have you List all of the places you	ou lived in the last 3	years. Do not include v Dates Debtor 1 lived there	Where you live no	Debtor 1		there Same as Debtor 1
Not During to No Yes.	married he last 3 years, have you List all of the places you tor 1:	ou lived in the last 3	years. Do not include v Dates Debtor 1 lived there	Debtor 2:	Debtor 1		there Same as Debtor 1 From
Not During to No Yes.	married he last 3 years, have you List all of the places you tor 1:	ou lived in the last 3	years. Do not include v Dates Debtor 1 lived there	Debtor 2: Same as Number Stree	Debtor 1	Zip Code	there Same as Debtor 1 From To
Not During to No Yes. Deb	married he last 3 years, have you List all of the places you tor 1:	ou lived in the last 3	years. Do not include v Dates Debtor 1 lived there	Debtor 2: Same as Number Stree	Debtor 1	Zip Code	there Same as Debtor 1 From
Not During the Yes. Deb	married he last 3 years, have you List all of the places you tor 1:	ou lived in the last 3	years. Do not include v Dates Debtor 1 lived there	Debtor 2: Same as Number Stree City Same as	Debtor 1 State Debtor 1	Zip Code	there Same as Debtor 1 From To
During the No. Yes. Deb	married he last 3 years, have you List all of the places you tor 1:	zip Code	years. Do not include v Dates Debtor 1 lived there From To	Debtor 2: Same as Number Stree	Debtor 1 State Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1
During the No. Yes. Deb	married he last 3 years, have you List all of the places you tor 1:	zip Code	years. Do not include v Dates Debtor 1 lived there From To	Debtor 2: Same as Number Stree City Same as	Debtor 1 State Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1 From From

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Parker Debtor 1 Tenisha М Case number (if known) First Name Middle Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) Wages, Wages, From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Gross income from Sources of income Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) SSI \$8,085.00 From January 1 of current year until Link \$7,425.00 the date you filed for bankruptcy: SSI \$8,820.00 For last calendar year: Link \$8,100.00 (January 1 to December 31, 2016 SSI \$8,000.00 For the calendar year before that: Link \$8,100.00 (January 1 to December 31, 2015

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Parker Debtor 1 Tenisha М Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage City of Chicago Parking 2/2017 \$2000.00 \$52324.00 Creditor's Name Car 121 N. LaSalle St # 107A Credit card Number Street Loan repayment Chicago Illinois 60602 Suppliers or City State vendors Zip Code ✓ Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or

vendors
Other

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tor 1	1 Tenisha		М		ker	Case number	(if known)
	First Name		Middle Name	Las	t Name		
Insi con age	iders include your porations of which	relatives; ar you are ar for a busine	ny general partners n officer, director, p ess you operate as	; relatives of any e person in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? ou are a general partner; securities; and any managing domestic support obligations,
✓	No						
	Yes. List all pay	ments to a	n insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	ider? lude payments on No Yes. List all payi	_	anteed or cosigne		Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	moider o realine						
	Number Street						
-		State	Zip Code				
	Number Street	State	Zip Code				
-	Number Street City	State	Zip Code				
-	Number Street City Insider's Name	State	Zip Code				

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Parker Debtor 1 Tenisha Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property 2007 Mazda CX7 4D 11/2017 \$2800 CREDIT ACCEPTANCE Creditor's Name Explain what happened PO BOX 513 Number Street Property was repossessed. Property was foreclosed. Michigan Southfield 48037 Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State

Property was attached, seized, or levied.

Zip Code

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Debt	tor 1 Tenisha	M	Parker	Case number (if known)	
	First Name	Middle Name	Last Name		
11.	Within 90 days before you file accounts or refuse to make a			pank or financial institution, set off any am	ounts from your
	No Yes. Fill in the details.				
			Describe the action th	e creditor took Date action was taken	Amount
	Creditor's Name		-		_
	Number Street		_		
			_ Last 4 digits of account	number: XXXX-	
	City State	Zip Code	-		
12.	Within 1 year before you filed appointed receiver, a custodi			possession of an assignee for the benefit of	of creditors, a court-
	✓ No ☐ Yes				
Part	t 5: List Certain Gifts and C	Contributions			
13.	Within 2 years before you file	ed for bankruptcy, di	d you give any gifts with a t	otal value of more than \$600 per person?	
	✓ No Yes. Fill in the details for	each gift.			
	Gifts with a total value o per person	f more than \$600	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave	e the Gift	-		
	Number Street		-		
	City State Person's relationship to you	Zip Code	-		
		-			
	Person to Whom You Gave	e the Gift	- -		
	Number Street		-		
	City State	Zip Code	-		
	Person's relationship to you	u			

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Debt	tor 1	Tenisha	М	Parker	Case number (if know	vn)	
		First Name	Middle Name	Last Name			
14.	Wit	hin 2 vears before vou fi	led for bankruptcy, did	vou give any gifts or contri	butions with a total value	of more than \$600	to any charity?
				, ou g o u, g o o			,
	뇓	No		_			
	Ш		or each gift or contribution				
		Gifts or contributions t that total more than \$6		Describe what you cor	tributed	Date you contributed	Value
		that total more than we	000			Continbuted	
		Ole anita da Nama a					
		Charity's Name					
		Number Street					
		City State	e Zip Code				
Dort	6.	List Certain Losses					
15.		hin 1 year before you file nbling? No	ed for bankruptcy or sind	ce you filed for bankruptcy	, did you lose anything bed	cause of theft, fire,	other disaster, or
	Ħ	Yes. Fill in the details.					
	ш	Describe the property	you lost and	Describe any insurance	e coverage for the loss	Date of your	Value of property
		how the loss occurred	=		insurance has paid. List	loss	lost
				pending insurance claim A/B: Property.	s on line 33 of <i>Schedule</i>		
				A.B. Hoperty.			
Part	7:	List Certain Paymen	ts or Transfers				
		out seeking bankruptcy oude any attorneys, bankru No Yes. Fill in the details.			or services required in your b	ankruptcy.	
				Description and value	of any proporty	Date payment	Amount of
				transferred	or any property	or transfer	payment
						was made	
		Semrad Law Firm		Attorney's Fee - 600.00		11/27/2017	\$600.00
		Person Who Was Paid 20 S. Clark Street					
		Number Street					
		28th Floor					
		Chicago Illinoi	is 60603				
		City State					
			· 				
		Email or website address	3				
		Person Who Made the Pa	ayment, if Not You				
		Person Who Was Paid					
		Number Street	_				
		City State	e Zip Code				
		Facility of the Control of the Contr					
		Email or website address	5				
		Person Who Made the Pa	ayment, if Not You				

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Debto	or 1 Tenisha M		Parker	Case number (if known)	
	First Name Middle	e Name	Last Name			
r	Within 1 year before you filed for bankr help you deal with your creditors or to Do not include any payment or transfer tha	make paymen	its to your creditors?	behalf pay or transfei	any property to a	nyone who promised to
[[No Yes. Fill in the details.					
-			Description and value of any paramsferred	property	Date payment or transfer was made	Amount of payment
	Person Who Was Paid					
	Number Street					
	City State Zip	o Code				
t I	Within 2 years before you filed for bank the ordinary course of your business or Include both outright transfers and transfe and transfers that you have already listed on the No Yes. Fill in the details.	financial affa rs made as sec	irs? curity (such as the granting of a sec			
·			Description and value of prop transferred		y property or eceived or debts p	Date transfer was made
	Person Who Received Transfer					
	Number Street					
	City State Zip Person's relationship to you	o Code				
	Person Who Received Transfer					
	Number Street					
	City State Zip Person's relationship to you	o Code				
b	Within 10 years before you filed for ban beneficiary? (These are often called asset-protection de		ou transfer any property to a se	lf-settled trust or sim	nilar device of whi	ch you are a
[Yes. Fill in the details.		Description and value of the	property transferred		Date transfer was made
	Name of trust					

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Parker Debtor 1 Tenisha M Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred Checking XXXX-Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? Life Storage Used Furniture and Used **√** No Name of Storage Facility Name Household Items 3245 W 30th St Number Street Number Street City State Zip Code Chicago Illinois 60623 State Zip Code City

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Parker Debtor 1 Tenisha _ Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb		Tenisha		М	Park	er	Case	e number <i>(ii</i>	known)		
		First Name		Middle Name	Last I	Name					_
26.	Hav	e you been a part	y in any judic	ial or administ	rative proceed	ding under	any environmen	tal law? In	clude settler	nents and orde	ers.
		No Yes. Fill in the det	tails.								
					Court or ager	псу		Nature o	of the case		Status of the case
		Case title									Pending
					Court Name						On appeal
		Case number			NumberStreet						Concluded
		O: D-4-! - A	-		City	State	Zip Code				
	11:	Give Details Al				-					
27.	With	nin 4 years before					-	_		o any business	s?
					-		activity, either for ertnership (LLP)	ull-time or p	oart-time		
		A partner in a			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	, ,	,				
		_		naging executi	-		a auation				
	_	_		f the voting or		es or a corp	orauon				
		No. None of the a Yes. Check all tha				for each b	ousiness.				
							re of the busine	ss			umber Do not umber or ITIN.
		Business Name			_				EIN:		
		Number Street							Dates busi	ness existed	
			State	Zin Codo	Name o	of account	ant or bookkeep	er	_	_	
		City	State	Zip Code					From	10	
					Describ	e the natu	re of the busine	ss			umber Do not umber or ITIN.
		Business Name			_				EIN:		
		Number Street			_				Dates busi	ness existed	
		City	State	Zip Code	Name o	of account	ant or bookkeep	er	Erom	To	
		Oity	Otate	Zip Oode					From	To	
					Describ	e the natu	re of the busine	SS			umber Do not umber or ITIN.
		Business Name			_				EIN:		
		Number Street			_				Dates busi	ness existed	
		City	State	Zip Code	Name o	of account	ant or bookkeep	er	From	To	
		J,		_,, 0000					1 10111	To	

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Debt	tor 1 Tenisha		М	Parker	Case number (if known)
	First Name		Middle Name	Last Name	
28.	Within 2 years creditors, or of		r bankruptcy, did y	ou give a financial stateme	ent to anyone about your business? Include all financial institutions,
	Yes. Fill in	the details below.			
				Date issued	
	Name			MM/DD/YYYY	
	Number	Street		_	
	City	State	Zip Code	<u> </u>	
			Zip Code		
Part	12: Sign Bel	ow			
t	rue and correct	t. I understand that	making a false st	atement, concealing prope	ents, and I declare under penalty of perjury that the answers are rty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	×	/s/ Tenisha Parl	rer		×
		Signature of Debto			Signature of Debtor 2
		Date 11/27/2017			Date
		Date 11/21/2011			
C	Did you attach a	idditional pages to	Your Statement o	f Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
Ŀ	√ No				
	Yes				
	Did you pay or a	gree to pay someo	ne who is not an a	ttorney to help you fill out	bankruptcy forms?
Į.	√ No				
Ē	Yes. Name o	f person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

		Northern D	istrict of illinois			
In re	Tenisha M Parker			Case No.		
_	Debtor				(If known)	
				Chapter	Chapter 13	
	DISCLOSURE OF	COMPENSAT	TION OF ATTO	ORNEY F	OR DEBTOR	
1.	Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the filing of	f the petition in bankrup	otcy, or agreed to	be paid to me, for services	
	For legal services, I have agreed to ac	cept			\$4,000.00	
	Prior to the filing of this statement I have	nave received			\$600.00	
	Balance Due				\$3,400.00	
2.	The source of the compensation paid	I to me was:				
	✓ Debtor	Other (spe	ecify)			
3.	The source of the compensation paid	I to me is:				
	✓ Debtor	Other (spe	ecify)			
4.	I have not agreed to share the ab		sation with any other pe	erson unless the	y are	
	I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.					
5.	In return for the above-disclosed fee,	I have agreed to render	r legal service for all asp	ects of the bank	ruptcy case, including:	
	 a. Analysis of the debtor's finan bankruptcy; 	cial situation, and rend	ering advice to the debt	or in determining	g whether to file a petition in	
	b. Preparation and filing of any	oetition, schedules, sta	tements of affairs and p	lan which may b	e required;	
	c. Representation of the debtor	at the meeting of credit	tors and confirmation he	earing, and any a	adjourned hearings thereof;	
	d. Representation of the debtor	in adversary proceeding	gs and other contested	bankruptcy matt	ers;	
6.	By agreement with the debtor(s), the	above-disclosed fee do	es not include the follo	wing services:		
		CERT	TIFICATION			
	certify that the foregoing is a complet or(s) in this bankruptcy proceedings.	e statement of any agre	eement or arrangement t	for payment to m	ne for representation of the	
	11/27/2017		/s/ Elizabe	eth Placek		
	Date		Signature	of Attorney		
			Semrad	Law Firm		
			Name of	f law firm		

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

in re	Tenisha M Park	NOTURE DISTRICT	Case No.	
	Debtor		Case No.	(If known)
			Chapter	Chapter 13
	DISCLOSURE C	F COMPENSATION	OF ATTORNEY F	OR DEBTOR
CC	ursuant to 11 U.S.C. § 329(a) a ompensation paid to me within	nd Fed. Bankr. P. 2016(b), I certify to one year before the filing of the pet shalf of the debtor(s) in contemplation	hat I am the attorney for the abo	ovenamed debtor(s) and that
	or legal services, I have agreed			\$4,000.00
Pr	rior to the filing of this stateme	nt I have received		\$600.00
Ва	alance Due			\$3,400.09/
2. Th	ne source of the compensation	paid to me was:		
	☑ Debtor	Other (specify)	÷	
3. Th	ne source of the compensation	paid to me is:		
	✓ Debtor	Other (specify)		
4. 🗸	I have not agreed to share the members and associates of r	e above-disclosed compensation w ny law firm.	ith any other person unless they	y are
S. Williams	I have agreed to share the ab members or associates of my the people sharing in the cor	ove-disclosed compensation with a law firm. A copy of the agreement, npensation, is attached.	a other person or persons who a together with a list of the name	re not s of
5. In	return for the above-disclosed	fee, I have agreed to render legal se	rvice for all aspects of the bankr	ruptov case, including:
		nancial situation, and rendering ad		
	b. Preparation and filing of a	ny petition, schedules, statements	of affairs and plan which may be	e required;
	c. Representation of the deb	otor at the meeting of creditors and	confirmation hearing, and any a	djourned hearings thereof;
	d. Representation of the deb	tor in adversary proceedings and o	ther contested bankruptcy matte	ers;
6. By	agreement with the debtor(s),	the above-disclosed fee does not in	clude the following services:	
		CERTIFICATI	ON	
l cert debtor(s	tify that the foregoing is a com) in this bankruptcy proceeding	plete statement of any agreement or is.	r arrangement for payment to me	e for representation of the
	11/27/2017		/s/ Elizabeth Placek	
***************************************	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	



UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.



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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.



TR

D. RETAINERS AND PREVIOUS PAYMENTS

I. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

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T.C.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$600.00 toward the flat fee, leaving a balance due of \$3,400.00; and \$61.76 for expenses, leaving a balance due of \$3,771.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	11/27/2017		
Signed:			
/ṣ/ Tenis	sha Parker		
Δu	ishe Donker	/s/ Elizabeth Placek	
Debtor(s	s)	Attorney for Debtor(s)	

Do not sign if the fee amounts at top of this page are blank.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$600.00 toward the flat fee, leaving a balance due of \$3,400.00; and \$61.76 for expenses, leaving a balance due of \$3,771.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	11/27/2017	
Signed:		
/s/ Teni	sha Parker	
		/s/ Elizabeth Placek
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1 717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Parker, Tenisha M Debtor(s)	Case No	Case No		
Deptor(s)		Chapter.	Chapter13		
	VERIFICA	ATION OF CREDITOR MAT	TRIX		
Ti knowledge	he above named Debtors hereby verify t e.	hat the attached list of creditors is t	rue and correct to the best of their		
Date:	11/27/2017	/s/ Parker, Tenis Parker, Tenisha Signature of De	M		

CREDIT ACCEPTANCE 25505 West 12 Mile Road Ste. 3000 Southfield, MI, 48034

MID ATL FIN 15201 ROOSEVELT BLVD SUITE 104 CLEARWATER, FL, 34620

Barnes Auto 2125 N. Cicero Chicago, IL, 60639

PEOPLES ENERGY 200 EAST RANDOLPH CHICAGO, IL, 60601

MCSI INC PO BOX 327 PALOS HEIGHTS, IL, 60463

City of Chicago Parking 121 N. LaSalle St # 107A Chicago, IL, 60602

ComEd - PO Box 6111 PO Box 6111 Carol Stream, IL, 60197

IL Tollway PO Box 5544 Chicago, IL, 60608

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Debtor 1 Tenisha First Name	M Middle Name	Parker Last Name	Case number (if known)		
	estions for Reporting Purp				
16. What kind of debts do you have?	16a. Are your debts prim "incurred by an indiv No. Go to line 16 Yes. Go to line 11 16b. Are your debts prim money for a busines No. Go to line 16 Yes. Go to line 1	narily consumer debts ridual primarily for a pe Sb. 7. narily business debts? s or investment or thro Sc. 7.	? Consumer debts are def rsonal, family, or household business debts are debts ugh the operation of the business debts or busin	that you incurred to obtain usiness or investment.	
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No. I am not filing under Yes. I am filing under Chexpenses are paid No. Yes.	napter 7. Do you estimate		rty is excluded and administrative creditors?	
18. How many creditors do you estimate that you owe?	☑ 1-49 □ 50-99 □ 100-199 □ 200-999			25,001-50,000 50,001-100,000 More than 100,000	
19. How much do you estimate your assets to be worth?	✓ \$0-\$50,000 ☐ \$50,001-\$100,000 ☐ \$100,001-\$500,000 ☐ \$500,001-\$1 million	二 \$10,00	001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
20. How much do you estimate your liabilities to be?	□ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$10,000 \$50,000	001-\$10 million 0,001-\$50 million 0,001-\$100 million 00,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
Rant 7: Sign Below	I have examined this potition	an and I dodoro undor	populty of poriun; that the	information provided in the count	
	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney/represents me and I did not pay or agree to pay someone who is not an attorney to help me fill dut this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).				
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.				
	/st Tenisha Parker Signature of Debtor 1 Executed on	ensh fork 1/2017 1/DD/YYY	Signature of Deb	tor 2 MM / DD / YYYY	

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Fill in this info	rmation to identify you	rcase:			
Debtor 1	Tenisha	М	Parker		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if filing)	First Name	Middle Name	Last Name		•
United States	Bankruptcy Court for the	e: Northern	District of Illinois	****	
Case number (If known)			(State)		
Official	Form 106D	lec	* * * * * * * * * * * * * * * * * * * *		Check if this is an amended filing
Declarat	tion About ar	ı Individual Debto	r's Schedule	s	12/15
If two married	people are filing toge	ther, both are equally respons	ible for supplying corre	ect information.	
money or prop	this form whenever you erty by fraud in conne 1341, 1519, and 3571	ction with a bankruptcy case	amended schedules. N can result in fines up t	Making a false statement, concealir o \$250,000, or imprisonment for up	ng property, or obtaining to 20 years, or both. 18
Parit it Sign	n Below			S-45-5-06-3-3-3-3-3-3-3-3-3-3-3-3-3-3-3-3-3-3-	
Did you p	ay or agree to pay son	neone who is NOT an attorney	to help you fill out bar	nkruptcy forms?	
No No				• • • • • • • • • • • • • • • • • • • •	
Lead Yes.	Name of person		Attach Bankruptcy Signature (Official I	Petition Preparer's Notice, Declaration, Form 119).	, and
Ùnder pe that they	nalty of perjury, I deck are true and correct.	are that I have read the summ	ary and schedules filed	d with this declaration and	
X /s/ Tens	sha Parker Junio	10 Porker	Signatur	re of Debtor 2	-
Date /11/	27/2017		Date		

MM/DD/YYYY

TiP

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Debto	r 1	Tenisha	М	Parker	Case number (if known)			
		First Name	Middle Name	Last Name				
28. \	STEC	No	bankruptcy, did you	ı give a financial sta	atement to anyone about your business? Include all financial institutions,			
hanad	- Lines	Yes. Fill in the details below.						
				Date issued				
		Name		MM/DD/YYYY				
		Number Street						
		City State	Zip Code					
		•	Zip Code					
Part 1		Sign Below						
tru	I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. Understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.							
		Signature of Debtor	1		Signature of Debtor 2			
		Date 11/27/2017		·	Date			
Dic	Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?							
	No Ye	· /						
Did	l yo	u pay or agree to pay someon	e who is not an atto	rney to help you fill	out bankruptcy forms?			
M	No							
	Ye	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).			



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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

in re:	Debtor(s)	Case No	
		Chapter.	Chapter13
	VER	RIFICATION OF CREDITOR MA	TRIX
The knowledge.	e above named Debtors hereby	verify that the attached list of creditors is t	rue and correct to the best of their
Date:	11/27/2017	s/ Parker, Tenis Parker, Tenisha Signature of De	M

TP.

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Deb	or 1 Tenisha First Name	M Middle Name	Parker Last Name	Case number [if known]	······
16.	Calculate the median fa	imily income that applies to y		ps:	
	16a. Fill in the state in wh		Illinois		
:	16b. Fill in the number of	people in your household.	4		
		nily income for your state and si		-	\$94,472.00
:	household using the link specifi	ed in the separate instructions for	To fi or this form. This list	nd a list of applicable median income amounts, go online may also be available at the bankruptcy clerk's office.	•
17.	How do the lines compa			, , , , , , , , , , , , , , , , , , , ,	
	17a. Line 15b is less under 11 U.S.C	than or equal to line 16c, On th , § 1325(b)(3), Go to Part 3, D	e top of page 1 of the NOT fill out <i>Calcula</i>	is form, check box 1, <i>Disposable income is not determined ation of Disposable Income</i> (Official Form 122C-2).	
	U.S.C. § 1325(l	e than line 16c. On the top of p b)(3). Go to Part 3 and fill out current monthly income from li	Calculation of Disp	neck box 2, Disposable income is determined under 11 osable Income (Official Form 122C-2). On line 39 of that	
Part	ថា Calculate Your Co	mmitment Period Under	11 U.S.C. §1325(b)(4)	
18.	Copy your total average	monthly income from line 11	•		\$375.00
19.	Deduct the marital adju commitment period under	stment if it applies. If you are 111 U.S.C. § 1325(b)(4) allows	married, your spouse you to deduct part o	e is not filing with you, and you contend that calculating the f your spouse's income, copy the amount from line 13.	
	19a. If the marital adjustm	ient does not apply, fill in 0 on li	ne 19a.		-\$0.00
	19b. Subtract line 19a fi	om line 18.			\$375.00
20.	Calculate your current r	nonthly income for the year. I	ollow these steps:		<u> </u>
	20a. Copy line 19b.				\$375.00
	Multiply by 12 (the n	umber of months in a year).			x 12
	20b. The result is your cur	rent monthly income for the yea	ar for this part of the t	form.	\$4,500.00
	20c. Copy the median fan	nily income for your state and sig	ze of household from	a line 16c.	\$94,472.00
21,	How do the lines compa	re?			
	Line 20b is less than commitment period is	line 20c. Unless otherwise order 3 years. Go to Part 4.	ed by the court, on t	he top of page 1 of this form, check box 3, The	
	Line 20b is more than 4, The commitment p	or equal to line 20c. Unless oth enod is 5 years. Go to Part 4.	erwise ordered by th	e court, on the top of page 1 of this form, check box	
Part	Sign Below				
	s/ s/ renisha Pa	rker Junish A	the information on t	his statement and in any attachments is true and correct. Signature of Debtor 2	ANALONA BOUR STAINA CONTROL STAIN AND ANALON
	Date 11/27/201' MM/DD/YY	· · ·		Date MM/DD/YYYY	: : :
	If you checked 17a, de If you checked 17b, fill above.	o NOT fill out or file Form 122C- I out Form 122C-2 and file it wi	2. th this form. On line	39 of that form, copy your current monthly income from line	-14

TR